



Supplemental Income 457 Training

my|CalPERS Student Guide

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my|CalPERS Supplemental Income 457 Plan

Overview

Course description

This course is designed to prepare you to:

- Query participants
 - Create and maintain SIP 457 contribution records
 - Make payments to CalPERS
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Prerequisites

Before attending this instructor-led-training course via Webinar, you should have already completed the following my|CalPERS computer-based-training (CBT) courses:

CBT-01 my|CalPERS Overview and Demographics for Employers

Which covers how to:

- Navigate through my|CalPERS
- Log in, maintain demographic information, and upload and view documents
- Get employer certification, receive online help, and access reports

CBT-02 Profile Maintenance for Employers

Which covers how to:

- Keep your employer profile up to date
 - Maintain your agency's business partner contact information and business partner relationships
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Logging In to my|CalPERS



You must log in to my|CalPERS before you begin any transaction.

Step-by-Step Follow the steps in the table below to log in to my|CalPERS.

Step	Action	Result
1	Open a new Internet browser window and enter the following URL: [external training environment URL]	my CalPERS website displays.
2	Select the Log in button.	<i>Pre-Login</i> page displays.
3	Select the Business Partner radio button then select the Continue button.	<i>Log in to my CalPERS</i> page displays.
4	Enter the following: <ul style="list-style-type: none"> • Username: “John Doe X” • Password: “Password1” 	
4	Select the Log In button.	<i>Conditions of Use of Employee Data for Employers</i> page displays.
7	Select the Accept button. Note: You are logged in to my CalPERS.	<i>My Home</i> page displays.
	You have completed this scenario.	

Unit 1 Scenario: Query an Existing Employee

Introduction

The my|CalPERS query feature allows you to search for a person (participants who inquire about CalPERS' services) by specific criteria, such as CalPERS ID or Social Security number (SSN).




In this scenario, you will query my|CalPERS for information regarding an existing employee at your agency. Your current employee wishes to make Supplemental Income 457 Plan contributions.

You need to query my|CalPERS to retrieve the employee's CalPERS Participant ID on record.

Step-by-Step

Follow the steps below to query an existing employee in my|CalPERS.

Step	Action	Result
1	From the my CalPERS <i>My Home</i> page select the Person Search in the left-side navigation menu.	<i>Person Search</i> page displays.
2	In the Person Search section, enter the employee Social Security number and then select the Search button. Note: The employee's CalPERS Participant ID is displayed on the top right corner of the Summary page.	<i>Person Information Summary</i> page displays.
	You have successfully completed this scenario.	

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Unit 2: Create a New SIP 457 Report in my|CalPERS

Overview

Introduction

With my|CalPERS, employers will report all CalPERS SIP 457 contributions directly to CalPERS. It's very important to regularly and accurately report employees' SIP 457 contributions once they are deducted from their salary. When my|CalPERS is launched, employers submitting SIP 457 contributions will be required to manually create a new report for the earned period. Once a SIP 457 contribution report has posted to the system, employers will be able to use the copy prior posted payroll report feature within my|CalPERS.

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Scenario 1: Manually Enter a SIP 457 Report in my|CalPERS



In this scenario you will learn how to manually create a new SIP 457 Plan report in my|CalPERS. As the Payroll Specialist, you would like to create new SIP 457 payroll records to be reported within the current earned period report.

Step-by-Step Follow the steps below to add a new SIP 457 contribution record in my|CalPERS.


Step	Action	Result
1	Select Reporting from the global navigation tabs.	<i>Manage Reports</i> page displays.
2	In the Create or Edit Report section select “ Manually Enter Payroll Records ” from the Method dropdown, and then select the Continue button.	<i>Create Report</i> section displays.
3	Select “ SIP – 457 Plan ” from the Program dropdown. Note: Allow time for the Report Type , Payroll Schedule and Earned Period dropdowns to <u>automatically</u> populate	
4	Select the Save & Continue button.	<i>Report Details</i> , <i>Search a Record in the Report</i> , and <i>Records Present in the Report</i> sections display.
	You have successfully initiated a new payroll file for a selected earned period.	

Scenario 2: Add a Plan Participant Record



Before submitting the report for processing, you need to add a new SIP 457 for a newly hired employee.

Step-by-Step After completing the previous steps from **Scenario 1**, follow the steps in the table below to add a new SIP 457 record for a plan participant in my|CalPERS.


Step	Action	Result
1	Enter the SSN and Participant Last Name into the <i>Search a Record in the Report</i> section, and then select the Search button. Note: The last name is required when searching by SSN.	"No results found" will display in the Records Present in the Report section
2	Select the Add New button in the <i>Records Present in the Report</i> section. Note: By performing a search, the system will retrieve the participant's information to be added to the report.	<i>Payroll Report Details</i> and <i>Maintain Payroll Record Details</i> sections display with the participant's information.
3	Select the Display button in the <i>Maintain Payroll Record Details</i> section. Note: The system populates the record begin and end dates; however, you can edit the information if different from the report earned period.	The section expands to display <i>Plan, Tax-Deferred Participant Paid Contributions, SIP After Tax Loan Payment</i> and <i>Tax-Deferred Employer Paid Participant Contributions</i> .
4	Enter the employee's elected dollar amount in the Tax-Deferred Member Paid Contributions field.	
5	Select the Save & Exit button. Note: Displays employee information and status: "Pending Validation" .	Returns to the <i>Records Present in the Report</i> section.
	You have successfully added a SIP 457 record to the Earned Period Payroll Report Note: To add additional records to the report, simply repeat Steps 1 through 5.	

Scenario 3: Process and Post the SIP 457 Report



In this scenario you will learn to process the SIP 457 report in my|CalPERS. You are the Payroll Specialist and have successfully added participant records and are now ready to process the SIP 457 report.

Step-by-Step After completing the previous steps from **Scenario 1 and 2** follow the steps in the table below to process the SIP 457 Report.

Step	Action	Result
1	Select the Process Report button located at the bottom left side of the Manage Reports page under the Records Present in the Report section.	Returned to <i>Create or Edit Report</i> and <i>Work on Existing Payroll Reports</i> sections
2	Select the SIP - 457 Plan from the Program dropdown in the Work on Existing Payroll Reports section.	
3	Select the Display button Note: Pending the status of the report, it may be necessary to refresh your internet browser after a few minutes to view the final result for your submitted report.	The report will populate in either "Processing", "Pending Release" or "Posted" status.
	You have successfully completed the unit for creating a new SIP 457 report in my CalPERS. You are now able to create a SIP 457 report, add payroll records and submit the report for processing.	

Unit 3: Copy Forward an Existing SIP 457 Payroll Report

Overview

Introduction In this unit, you will learn how to create new SIP 457 payroll report for the current earned period by utilizing the **copy prior posted payroll report** method within my|CalPERS. This process will minimize the amount of payroll records that you have to manually create from pay period to pay period.

It is similar to the create payroll function in ACES today. The **copy prior posted payroll report** function allows you to use records from a previous posted payroll report, and incorporate them as part of the current payroll report. You'll be able to add new records, delete old records, or edit records prior to submitting a file.

Unit objectives After completing this unit, you will be able to:

- Copy forward a SIP 457 report file
- Add, delete a participant record
- Make modifications to participants' records

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Scenario 1: Copy Forward an Existing Payroll Report



You are the payroll specialist for your agency and need to submit a CalPERS SIP 457 report for the current earned period. The most efficient way to complete this function is to copy an existing prior posted payroll report.

Step-by-Step Follow the steps in the table below to copy forward a prior posted payroll report in my|CalPERS.


Step	Action	Result
1	Select the Reporting global navigation tab.	<i>Manage Reports</i> page displays.
2	In the Create or Edit Report section select “ Copy Prior Posted Payroll Report ” from the Method dropdown, and then select the Continue button.	<i>Create Report</i> page displays.
3	Select the “ SIP – 457 Plan ” from the Program dropdown. Note: Allow time for the Report Type , Payroll Schedule and Earned Period dropdowns to <u>automatically</u> populate Note: The Earned Period dropdown populates with the scheduled report that is currently due to CalPERS.	
4	Select the most recent earned period from the Prior Posted Payroll Report dropdown.	
5	Select the Save & Continue button. Note: On the Report Details page, you may choose to process the report as is, or Add/Delete/Modify a plan participant record.	<i>Report Details</i> section displays.
	You have successfully copied a prior posted report to use for your current earned period.	

Scenario 2: Increase Deduction of a Plan Participant Record



Once you have copied a prior posted report, you can select any record within the report to update the information contained within it. For the current earned period, you want to modify the 457 contribution amount in one of the records for your employee. A participant record for this employee already exists within the copied report.

Step-by-Step Complete the steps from **Scenario 1: Copy Forward an Existing Payroll Report**. Follow the steps in the table below to modify the contribution of the participant's record.

Step	Action	Result
1	In the Records Present in the Report section select the checkbox to the left of the specific participant or participants you wish to update. Note: You may also select the SSN hyperlink next to the individual participant and this will take you directly into their Maintain Payroll Record Details section.	
2	Select the Edit Selected Records button.	<i>Payroll Report Details and Maintain Payroll Record Details</i> sections display.
3	In the Taxed Member Paid Contributions field, enter the new dollar amount.	
4	Select the Save & Exit button.	Returns to <i>Report Details, Search a Record in the Report</i> and <i>Records Present in the Report</i> sections.
	You have successfully modified a participant's record.	


Scenario 3: Add a Loan Payment in a Plan Participant Record



Plan participants may borrow against their SIP 457 account balance. However, they must agree to pay back this loan amount.

You need to create the loan payment and enter the amount in the plan participant's record.

Step-by-Step After completing the steps from **Scenario 2**, follow the steps in the table below to report a loan payment in a participant's record.

Step	Action	Result
1	In the Records Present in the Report section select the checkbox to the left of the specific participant or participants you wish to update. Note: You may also select the SSN hyperlink next to the individual participant and this will take you directly into their Maintain Payroll Record Details section.	
2	Select the Edit Selected Records button.	<i>Payroll Report Details and Maintain Payroll Record Details sections display.</i>
3	In the SIP After Tax Loan Payment field, enter the payment dollar amount. Select the Save & Exit button.	<i>Returns to the Report Details, Search a Record in the Report and Records Present in the Report sections.</i>
4	Select the Process Report button to submit your report.	
	You have successfully processed a SIP 457 report that you copied from a prior period. The records you modified will now be updated in the current earned period posted report and made available for you to use for future pay periods.	

Unit 4: Making Payments

Overview

Introduction A SIP 457 Receivable to CalPERS is a financial obligation that requires a full payment. There are two options for making a payment towards your receivable in my|CalPERS. You can either submit a payment by check or initiate an electronic funds transfer (EFT) to pay off your receivable(s) using my|CalPERS.

Payments submitted by EFT will expedite the posting of your member's contributions. For electronic payments in my|CalPERS, you will be required to enter your banking account information. You can use different banking accounts for different receivables.

Note: This information will be kept confidential and will be used only for the purpose of transferring funds from your payment account to satisfy your payment obligations for the associated receivable.

Posting payments to my|CalPERS Payments are posted to my|CalPERS on the same day that the payment funds are withdrawn from the payment account, typically two to three business days following the payment authorization date.

When payments are posted, my|CalPERS automatically adjusts the payment posting date to the payment authorization date, even though it may be two to three business days later.

Note: Payments that are authorized the day the payment is due are considered on-time payments, even though the funds are not withdrawn and posted until two or three business days later.

Receivable Notification You will receive a statement/invoice to notify you when a new receivable is due or when you are late in making payments on a receivable. The statement is delivered according to your preferred method of communication.

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Scenario 1: Establish Payment Accounts

Payment accounts You must set up at least one payment account to make payments toward your receivables.

Note: If you set up more than one payment account, different accounts can be used for different receivables.

Payment account types The type of payment account indicates where payments are withdrawn. You will only have the “EFT – Debit” payment account type available to withdraw funds electronically from a checking account to make payments.



In this lesson, you will learn to add a payment account to make payments on your receivables.

You work in financial services for your agency and would like to establish a payment account within my|CalPERS for making payments. You plan to add a new banking account holder and account within the system.


Step-by-Step Follow the steps in the table to add a new payment account in my|CalPERS.

Step	Action	Result
1	From the my CalPERS <i>My Home</i> page select the Profile global navigation tab.	<i>Business Partner Summary</i> page displays.
2	Select the Receivables local navigation link.	<i>Receivables</i> page displays.
3	Select the Payment Accounts left-side navigation link.	<i>Banking Accounts</i> page displays.
4	Select the Add New button in the Banking Accounts section.	<i>Maintain Banking Account</i> page displays.
5	Enter the following in the Add New Banking Account section: <ul style="list-style-type: none"> • Banking Account Type • Account Holder Name(s) • Banking Account Number • Re-enter Banking Account Number • Nine Digit Routing Number • Payment Account Nickname 	

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Scenario 1: Establish Payment Accounts

Step-by-Step (continued)

Step	Action	Result
6	<p>Did you re-enter the banking account number correctly?</p> <p>If <i>yes</i>, then continue to Step 7.</p> <p>If <i>no</i>, then re-enter the correct banking account number so both numbers match. Continue to Step 7.</p>	
7	<p>Does your routing number match a financial institution?</p> <ul style="list-style-type: none"> • If <i>yes</i>, then continue to Step 8. • If <i>no</i>, then re-enter a new routing number or contact the financial institution. Continue to Step 8. 	
8	<p>Select the Save & Continue button.</p> <p>Note: Account information is saved.</p> <p>Important! More than one financial institution may be found for a routing number (e.g., when two financial institutions merge or when small institutions share a routing number).</p> <p>Important! When this happens, you must select the appropriate financial institution from the list of names in the Confirm Financial Institution Name section by selecting the Confirm button.</p>	<p><i>Banking Accounts</i> page displays and routing number is validated against known financial institutions.</p> <p>Note: To navigate away from this page, select any of the global navigation tabs within my CalPERS.</p>
	<p>You have successfully added a new payment account which will allow you to pay your receivables by EFT – Debit.</p>	

Important! If you delete a payment account that was associated to a pending payment, you should associate the payment(s) to a different payment account and reschedule the payment so the receivable does not become delinquent.


If you delete a payment account that was associated to automatic payments, you should reschedule all automatic payments associated to the deleted payment account so the receivable payments do not become delinquent.

Scenario 2: Making Payments



In this lesson, you will make a payment towards your agencies SIP 457 receivable as part of your employer reporting duties.

Step-by-Step Follow the steps in the table below to make a full payment for SIP 457 contribution reporting in my|CalPERS.

Step	Action	Result
1	From the my CalPERS <i>My Home</i> page select the Profile global navigation tab.	<i>Your Business Partner Summary</i> page displays.
2	Select the Receivables local navigation link.	The <i>Receivables</i> page displays.
3	Select the checkbox for the appropriate Receivable ID in the Receivables section.	
4	Select the Make a Payment link at the bottom left side of the page.	<i>Summary</i> section displays providing the receivable ID, description, issue date, amount, and due date.
5	Select the Make a Payment link at the bottom left side of the page	The <i>Summary, Payment Information, Payment Method, and Payment Account</i> sections display.
6	Select the Payment Amount Due radio button in the Payment Information section.	
7	Select the “ EFT – Debit ” from the Payment Method dropdown in the Payment Method section.	
8	Select the appropriate Payment Account in the Payment Account section. Note: The banking institution that was added in Scenario 1 should prepopulate in the dropdown.	
9	Select the Save & Continue button.	Payment information is saved and the <i>Payment Setup Summary</i> page displays.
10	Select the “ I have read and I understand CalPERS On-Line Terms and Conditions ” checkbox in the CalPERS Terms and Conditions for Electronic Payments and Automatic Payment .	
11	Select the “ I have read and agree to the Electronic Signature Agreement above ” checkbox in the e-Signature section.	
12	Select the Save & Continue button.	The <i>Payment Request Acceptance</i> page displays
	You have successfully paid your SIP 457 receivable using the EFT- Debit method in my CalPERS.	

Scenario 3: View Receivables and Billing & Payment Summary

Billing & Payment Summary

This section demonstrates how you can view multiple types of receivables that are due and submit the necessary payments along with your SIP 457 contribution receivable.

Quick pay option

The quick pay option allows you to make payments on multiple receivable types using an existing banking account. For most receivables, you will have the option to enter any payment amount as long as it does not exceed the receivable amount.



In this lesson you will learn how to identify your financial obligations to CalPERS. You work in financial services for your agency and want to view detailed information about your agency's ongoing receivables.

You can view summary information related to your billing and payments for contribution reporting. This includes:


- Year-to-date contributions and payments for your defined benefit plan(s)
 - Year-to-date contributions and payments for your Supplemental Income Plan(s)
 - Health premium deductions
 - Administrative and other fees
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Step-by-Step

Follow the steps in the table below to review receivables and the billing and payment summary in my|CalPERS.

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Scenario 3: View Receivables and Billing & Payment Summary, Continued

Step	Action	Result
1	From the my CalPERS <i>My Home</i> page select the Reporting global navigation tab.	The <i>Manage Reports</i> page displays.
2	<p>Select the Billing and Payments local navigation link.</p> <p>Note: The <i>Billing and Payment Summary</i> page displays the different program types for which you owe a receivable. The program types are broken down into sections and provide:</p> <ul style="list-style-type: none"> • Year-To-Date Contributions • Year-To-Date Payments • Outstanding Balance <p>Within the Contribution for Defined Benefit section, employers may have more than one rate plan in accordance to their CalPERS contract (i.e. miscellaneous or safety).</p>	The <i>Billing and Payment Summary</i> page displays.
3	Select the Make Payment hyperlink within the Billing and Payment Summary section.	The <i>Summary (Quick Pay)</i> section displays.
4	<p>Select the Calculate Total Payment Amount button within the Summary (Quick Pay) section.</p> <p>Note: SIP 457 contributions receivables are due in full once a payroll report has posted. You can enter a Quick Pay Amount for your PA Billing and PERS contributions.</p>	<i>Payment Information</i> section displays total payment amount due.
5	Select the “ EFT – Debit ” from the Payment Method dropdown in the Payment Method section.	
6	Select the appropriate Payment Account in the Payment Account section.	
7	Select the Save & Continue button.	Payment information is saved and the <i>Payment Setup Summary</i> page displays.
8	Select the “ I have read and I understand CalPERS On-Line Terms and Conditions ” checkbox in the CalPERS Terms and Conditions for Electronic Payments and Automatic Payment.	
9	Select the “ I have read and agree to the Electronic Signature Agreement above ” checkbox in the e-Signature section.	
10	Select the Save & Continue button.	The <i>Payment Request Acceptance</i> page displays
	You have successfully paid your SIP 457 receivable using the EFT- Debit method in my CalPERS.	

Appendix: Payments Terms and Definitions

This appendix contains commonly used terms in my|CalPERS which pertain to payments.

Note: Terms and definitions are listed alphabetically.

Calculate total payment amount button	Once you have entered a quick pay amount for each receivable, you can select the Calculate Total Payment Amount button to have my CalPERS sum all the quick pay amounts.
Confirmation number	<p>Each time you schedule or cancel a payment, a unique confirmation number is issued.</p> <p>Note: If any information associated with a pending payment is updated, a new confirmation number is issued.</p>
Electronic funds transfer (EFT)	<p>An electronic funds transfer (EFT) is a method of transferring funds electronically between bank accounts to pay receivables. CalPERS uses Citibank's automated clearinghouse (ACH) services to electronically transfer the funds.</p> <p>Example: When you select to have payments withdrawn from a checking account, an electronic funds transfer is used to move the money from your bank account to CalPERS.</p>
Payment account	A payment account is the banking account from which funds are withdrawn to make payments on your receivables. Each time you set up a payment for a receivable, the payment is associated to a specific payment account.
Payment accounts for quick pay	When making payments on multiple receivables, you must select from an existing payment account. You cannot add a new payment account. The same payment account is used for all selected receivables.
Payment amount due	Whether making multiple partial payments, a single payment in full, or a payment schedule, you must schedule and authorize the payment prior to 3:00 p.m. Pacific Time on the payment due date.

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**Payment
amounts**

Payments can be made toward receivables in any of the following amounts:

- **Payment Amount Due:** The amount that is due for the next payment. This is the minimum amount that you must pay by the payment due date.
- **Unpaid Contribution:** The amount of unpaid employer contributions, which is the difference between the amount you reported as part of the payroll contribution data and the amount you actually paid on the receivable
- **Sum of Pending Payments:** The sum of all your pending payments, including receivables with a status of “pending” and “in process”
- **Remaining Principle Balance:** The principle amount you have left to pay off. This amount is calculated as the original receivable amount minus all payment amounts already made toward the principal balance. For receivables that do accumulate interest, this is the payoff amount.
- **Total Remaining Outstanding Balance:** The total amount left to pay off. This amount reflects accumulated interest and all payment amounts to-date. For receivables that accumulate interest, this is the payoff amount.
- **Other Amount:** Any other amount that is not an option listed above

Note: Not all of the options are available for all receivables; for example, the PA Billing receivable must be paid in full.

**Payment
authorization
date**

The payment authorization date is the day CalPERS is authorized to initiate the payment process for the associated receivable(s). The payment status changes to “in process” at 3:00 p.m. Pacific Time on this date.

If you select a payment authorization date that is a banking holiday or weekend, my|CalPERS initiates the payment process the next business day.

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Payment options

You have three options for making payments on your receivables:

1. Make multiple partial payments on one or more receivables
2. Make an individual payment in full on one or more receivables
3. Set up a payment schedule to pay off one receivable over time

Note: You can set up payment schedules for more than one receivable, but you must set them up individually.

Payment schedule

A **payment schedule** allows you to pay off receivables over time. The schedule defines how often you make payments and the amount of your payments. When using a payment schedule, interest can be assessed.

Note: Payment schedules may also be referred to as payment plans or installment plans.

Payment statuses

The following are the payment statuses used by my|CalPERS:

- **Pending:** The payment has been scheduled but CalPERS has not initiated the payment process. The payment can still be canceled while it is pending.
 - **In Process:** CalPERS has initiated the payment process and the payment amount is being withdrawn from the payment account. The payment can no longer be canceled.
 - **Posted:** The payment amount has been received by CalPERS.
 - **Posted NSF:** The payment has been posted as a non-sufficient fund balance
 - **Canceled:** The payment has been canceled. The payment amount will not be withdrawn from the payment account.
 - **Due:** Indicates the payment is due but has not yet been paid (applies only to PA billing)
 - **Past Due:** Indicates the payment is overdue (applies only to PA billing)
 - **Paid:** Indicates the payment has been received by CalPERS (applies only to PA billing)
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Payment verification	Once it has been verified with your financial institution that the funds were successfully transferred to CalPERS, my CalPERS automatically updates the receivable balance.
Receivable	A receivable represents a financial obligation you have to CalPERS. It is money that you owe and have not yet paid.
Receivable information	<p>The following information about the selected receivable can be viewed on the <i>Receivable Summary</i> page:</p> <ul style="list-style-type: none">• The summary section displays details of the receivable you are viewing or managing, including the receivable ID, description, and amount.• The payment schedule summary section displays details of the payment schedule set up for the receivable (if any), including the scheduled payment amount, the next payment due date, and the interest rate.• The receivable information section displays details about the receivable balance, including the remaining principal balance, accrued interest, and total payments & interest to-date.• The pending payments section displays detailed information about pending payments (if any).• The payment information section displays details about the payment options for the receivable, including the payment method and account, and whether automatic payments are set up.
Receivables list	<p>The <i>Receivables</i> page lists all your receivables, including open and closed receivables.</p> <p>Note: This page automatically displays only open receivables when you first view the page. You can change the displayed information by selecting a new Receivables Status and/or Receivable Type and then the Display button.</p>